

In re:  
Shanta S Thomas  
Debtor

Case No. 21-10931-mdc  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Feb 03, 2022

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 05, 2022:

Recip ID	Recipient Name and Address
db	+ Shanta S Thomas, 6230 Gillespie Street, Philadelphia, PA 19135-3215
14597334	+ Ar Resources Inc, Pob 1056, Blue Bell, PA 19422-0287
14597335	+ Auto Trakk, Llc, 1500 Sycamore Rd, Montoursville, PA 17754-9416
14650566	+ Collins Asset Group, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
14597342	+ Eos Cca, Po Box 981008, Boston, MA 02298-1008
14597659	+ LTD ACQUISITIONS, LLC, 3200 Wilcrest Dr. Suite 600, HOUSTON, TX 77042-6000
14597345	Ltd Acquistn, 3200 Wilcrest, Pearland, TX 77581
14597351	+ Pennsylvania Auto Cred, 165 Lincoln Hwy, Fairless Hills, PA 19030-1012
14597352	Pennsylvania Department of Revenue, Attn: Bankruptcy, 3 Revenue Place, Harrisburg, PA 17129-0003
14597356	+ Synovuscards, P.o. Box 23061, Columbus, GA 31902-3061
14597357	+ Tbm/total Crd, Po Box 85710, Sioux Falls, SD 57118-5710
14615759	+ U.S. Bank National Association (Trustee for the Pe, 211 North Front Street, Harrisburg, PA 17101-1406

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	EDI: BTPDERSHAW.COM	Feb 04 2022 08:13:00	TERRY P. DERSHAW, Dershaw Law Offices, P.O. Box 556, Warminster, PA 18974-0632
smg	Email/Text: megan.harper@phila.gov	Feb 04 2022 03:18:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Feb 04 2022 08:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 04 2022 03:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Feb 04 2022 03:18:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14597336	Email/Text: lisa.allen@bucks.edu	Feb 04 2022 03:18:00	Bucks County Community College, 275 Swamp Road, Newtown, PA 18940
14615993	Email/Text: megan.harper@phila.gov	Feb 04 2022 03:18:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14597337	+ Email/Text: synovusbankruptcy@synovus.com	Feb 04 2022 03:18:00	Columbus Bank & Trust, P.o. Box 23061, Columbus, GA 31902-3061
14597338	+ Email/Text: bankruptcy@credencerm.com	Feb 04 2022 03:18:00	Credence Resource Mana, Po Box 2300, Southgate, MI 48195-4300
14597502	+ Email/Text: ebntifications@creditacceptance.com		

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		Feb 04 2022 03:18:00	Credit Acceptance, 25505 W Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
14597339	+ Email/Text: ebnotifications@creditacceptance.com	Feb 04 2022 03:18:00	Credit Acceptance Corp, Po Box 5070, Southfield, MI 48086-5070
14597340	+ EDI: NAVIENTFKASMDOE.COM	Feb 04 2022 08:13:00	Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635
14597341	+ Email/Text: bknotice@ercbpo.com	Feb 04 2022 03:18:00	Enhanced Recovery Co L, Po Box 57547, Jacksonville, FL 32241-7547
14597343	+ EDI: AMINFOFP.COM	Feb 04 2022 08:13:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14597344	+ EDI: IRS.COM	Feb 04 2022 08:13:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14598927	+ EDI: NFCU.COM	Feb 04 2022 08:13:00	NAVY FEDERAL CREDIT UNION, P. O. BOX 3000, MERRIFIELD, VA 22119-3000
14599086	+ Email/Text: ecfbankruptcy@progleasing.com	Feb 04 2022 03:18:00	NPRTO North-East, LLC, 256 West Data Drive, Draper, UT 84020-2315
14597346	+ EDI: NAVIENTFKASMSERV.COM	Feb 04 2022 08:13:00	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
14600845	EDI: NAVIENTFKASMDOE.COM	Feb 04 2022 08:13:00	Navient Solutions, LLC. On behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14601062	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Feb 04 2022 03:18:00	Navient Solutions, LLC. on behalf of, Ascendium Education Solutions Inc, PO BOX 8961, Madison, WI 53708-8961
14597347	+ EDI: NFCU.COM	Feb 04 2022 08:13:00	Navy Fcu, 820 Follin Lane Se, Vienna, VA 22180-4907
14597348	+ EDI: NFCU.COM	Feb 04 2022 08:13:00	Navy Federal Cr Union, 820 Follin Lane, Vienna, VA 22180-4907
14597349	+ Email/Text: bnc@nordstrom.com	Feb 04 2022 03:18:55	Nordstrom/td Bank Usa, 13531 E. Caley Ave, Englewood, CO 80111-6504
14597350	+ Email/Text: blegal@phfa.org	Feb 04 2022 03:18:00	Pa Housing Finance Age, 2101 N Front St, Harrisburg, PA 17110-1086
14613938	+ Email/Text: blegal@phfa.org	Feb 04 2022 03:18:00	Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406
14611073	+ EDI: JEFFERSONCAP.COM	Feb 04 2022 08:13:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
14597354	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Feb 04 2022 03:33:15	Regional Acceptance Co, 1424 E Fire Tower Road, Greenville, NC 27858-4105
14599822	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Feb 04 2022 03:33:15	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
14597355	+ EDI: NAVIENTFKASMSERV.COM	Feb 04 2022 08:13:00	Sallie Mae, Po Box 9500, Wilkes Barre, PA 18773-9500
14597358	+ EDI: BLUESTEM	Feb 04 2022 08:13:00	Webbank/fingerhut Fres, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 30

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
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14597353

\*P++

CITY OF PHILADELPHIA LAW DEPARTMENT, MUNICIPAL SERVICES BUILDING, 1401 JOHN F KENNEDY BLVD  
5TH FLOOR, PHILADELPHIA PA 19102-1617, address filed with court., Philadelphia Water Department, 1101 Market Street,  
5th Floor, Philadelphia, PA 19107

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 05, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 3, 2022 at the address(es) listed below:**

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor PHFA bkgroup@kmlawgroup.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com
LEON P. HALLER	on behalf of Creditor PHFA lhaller@pkh.com dmaurer@pkh.com;mgutshall@pkh.com
MICHAEL ALAN SIDDONS	on behalf of Debtor Shanta S Thomas msiddons@siddonslaw.com heath@casedriver.com;casedriverecf@casedriver.com;siddonsmr96394@notify.bestcase.com;3295273420@filings.docketbird.com;7512617420@filings.docketbird.com;casedriverecf@gmail.com;ecf@casedriver.com
REBECCA ANN SOLARZ	on behalf of Creditor PHFA bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor U.S. Bank National Association (Trustee for the Pennsylvania Housing Finance Agency) bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com
TERRY P. DERSHAW	td@ix.netcom.com PA66@ecfcbis.com;7trustee@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

**Information to identify the case:**

Debtor 1	<b>Shanta S Thomas</b>	Social Security number or ITIN	xxx-xx-1194
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: <b>21-10931-mdc</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Shanta S Thomas

2/3/22

**By the court:** Magdeline D. Coleman  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**